Information to identify the case:								
Debtor 1	1 Kim M. Garbo				Social Security number or ITIN: xxx-xx-9253			
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy	Court Wes	stern District of New	York	Date case filed for chapter 7	October 13, 2021		
Case number: 1-21-11053-CLB								

Official Form 309A (For Individuals or Joint Debtors)

10/2020

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kim M. Garbo	
2.	All other names used in the last 8 years		
3.	Address	99 Ilion Street Tonawanda, NY 14150	
4.	Debtor's attorney Name and address	Christopher J Tyrpak Christopher J. Tyrpak, Atty at Law 2560 Walden Avenue, Suite 110 Cheektowaga, NY 14225	Contact phone 716–288–9175
5.	Bankruptcy trustee Name and address	Joseph G Frazier Joseph G. Frazier 280 East Ave Lockport, NY 14094	Contact phone 716–439–8619

For more information, see page 2 >

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Bankruptcy clerk's office Robert H. Jackson U.S. Courthouse Hours open: 8:00 a.m. to 4:30 p.m. 2 Niagara Square Monday - Friday Buffalo, NY 14202 Documents in this case may be filed at this address. You may inspect all Contact phone (716) 362-3200 records filed in this case at this office Website: http://www.nywb.uscourts.gov or online at https://pacer.uscourts.gov. Date: October 14, 2021 November 17, 2021 at 09:30 AM 7. Meeting of creditors Location: *FOR 341 MEETING CALL-IN NUMBER & Debtors must attend the meeting to **DUE TO COVID19 THE MEETING** PASSCODE, CHECK THE DOCKET OR be questioned under oath. In a joint OF CREDITORS WILL BE HELD case, both spouses must attend. CONTACT THE TRUSTEE LISTED TELEPHONICALLY UNTIL Creditors may attend, but are not IN SECTION 5 OF THIS NOTICE. FURTHER NOTICE. required to do so. Individual debtors must provide picture identification PLEASE CHECK THE CASE and proof of social security number to the trustee at this meeting of creditors. Failure to do so may result DOCKET FOR CURRENT INFORMATION. in your case being dismissed. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. The presumption of abuse does not arise. 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. 9. Deadlines File by the deadline to object to discharge Filing deadline: January 18, 2022 or to challenge whether certain debts are The bankruptcy clerk's office must dischargeable: receive these documents and any required filing fee by the following You must file a complaint: • if you assert that the debtor is not entitled to deadlines. receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: · if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If 10. Proof of claim it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court 11. Creditors with a to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you foreign address have any questions about your rights in this case.

must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

12. Exempt property

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The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and

distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office